

# WINTER BROADACRE INSURANCE PROPOSAL



## IMPORTANT NOTICES

<b>The Insurer</b>	<b>International Insurance Company of Hannover SE – Australian Branch ABN 58 129 395 544 AFSL No. 458776</b> is the insurer and issuer of this insurance policy.
<b>Underwriting Agent</b>	<b>Insurance Facilitators Pty Ltd ABN 86 441 986 415 AFSL No. 289450</b>
<b>We, Us, Our</b>	Means the Insurer.
<b>You, Your</b>	Means the person or entity listed as the 'Insured Name' in this Proposal.

### Duty of Disclosure

Before **You** enter into a contract of general insurance with an insurer, **You** have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that **You** know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. **You** have this duty until **We** agree to insure **You**.

**You** have the same duty to disclose those matters to the insurer before **You** renew, extend, vary or reinstate a contract of general insurance.

**Your** duty however does not require **You** to disclose a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that **Your** insurer knows or, in the ordinary course of his business, ought to know;
- as to which compliance with **Your** duty is waived by the insurer.

### Non-disclosure

If **You** fail to comply with **Your** duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract.

If **Your** non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

### Privacy Statement

The **Insurer** and its **Underwriting Agent** are bound by the obligations of the **Privacy Act 1988** (Cth).

Personal information may be collected about **You** for the purposes of providing insurance services to **You**, including:

- evaluating **Your** proposal, evaluating any request for a change to any insurance provided, providing, administering, and managing the insurance following acceptance of a proposal, and investigating and, if covered, managing claims made in relation to any insurance **You** have with **Us**.

Apart from the **Underwriting Agent** and the **Insurer**, **Your** personal information may be disclosed to other persons such as:

- reinsurers and brokers, loss adjusters, claims investigators, mailing houses, claims reference providers, legal and other professional advisors.

**You** have the right to request access to, and correct, any personal information that is held about **You**, subject to the Privacy Act 1988 and amendment. The **Insurer** and its **Underwriting Agent** also have a Privacy Policy which can be obtained by contacting the **Underwriting Agent** and/or **Insurer**.

### Insuring Part of Your Crop;

**You** must insure **Your** entire area planted unless **You** provide **Us** with a property map with this Proposal showing paddocks to be insured and paddocks not to be insured under **Your** policy. If **You** are not insuring **Your** entire area planted and **You** fail to provide a map, **We** will in the event of a claim invoke the underinsurance clause of the IF Winter Broadacre Insurance Policy Wording.

### Cover for Your Insured Property

This Proposal from **You** is to request terms of insurance from **Us**. Cover will attach as follows:

#### 1. You want to Request a Quote

- **You** must read and complete all questions of this Proposal. Sign the declaration, and send to **Us** (via **Your** broker).
- If **We** accept **Your** Proposal, **We** will send **You** (via **Your** broker) a quotation.

If **You** do not receive a confirmation within 5 working days of sending the signed quotation, please contact **Your** broker immediately.

#### 2. You want to Request Cover

- **You** accept by signing **Our** quotation. Cover will not attach until 9:00am on the morning 48hrs after **We** receive **Your** signed quotation. **We** will send to **You** (via **Your** broker) **Our** Certificate of Insurance to confirm cover has been placed.
- Cover will not attach until **We** receive and accept **Your** Proposal. Cover attaches at 9:00am on the morning 48hrs after **We** have accepted **Your** Proposal. **Our** Certificate of Insurance sent to **You** via **Your** broker is confirmation of cover.

If **You** do not receive a confirmation of cover within 5 working days please contact **Your** broker immediately.